

**Information to identify the case:**

Debtor 1	<b>Michael F Beckett</b>	Social Security number or ITIN	<b>xxx-xx-4968</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Katie Lynn Beckett</b>	Social Security number or ITIN	<b>xxx-xx-6488</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>18-14942</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael F Beckett

Katie Lynn Beckett  
aka Katie Lynn Spittal

August 28, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Michael F Beckett  
Katie Lynn Beckett  
DebtorsCase No. 18-14942-PSH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 44

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db/jdb +Michael F Beckett, Katie Lynn Beckett, 2805 Molly Ct., New Lenox, IL 60451-3085  
 26766928 +Allied Anes Assoc PC, Po Box 1123, Jackson, MI 49204-1123  
 26766929 +Amita Adventist Bolingbrook Medical, Po Box 775291, Chicago, IL 60677-5291  
 26766930 +Angela Mahome, M.D., Billing Office, Po Box 613, Channahon, IL 60410-0613  
 26766931 +Bank of America, 4909 Savarese Cir., Fl1-908-01-50, Tampa, FL 33634-2413  
 26766937 +Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 26766943 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 26766944 +FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 26766947 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 26766948 +Hedges Clinic Service Corp., 222 Colorado Ave., Frankfort, IL 60423-1396  
 26766950 +Joanne Stankiewicz, Psy D., 10775 163rd Pl., Orland Park, IL 60467-8861  
 26766953 +MinuteClinic Diagnostic of Illinois, Attn # 8446W, Po Box 14000, Belfast, ME 04915-4033  
 26766956 +Partners In Obstetrics & Women's, 1890 Silver Cross Blvd., Suite 210, New Lenox, IL 60451-9626  
 26766957 +Physicians Immediate Care - Chicago, Po Box 8799, Carol Stream, IL 60197-8799  
 26766958 +Silver Cross Hospital, 7008 Solution Center, Chicago, IL 60677-7000  
 26766965 +Vittori Foot & Ankle Specialist, 15772 S. Bell Rd., Homer Glen, IL 60491-8400  
 26766966 +Vivint, 4931 N. 300 W., Provo, UT 84604-5816

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QUTAKADA.COM Aug 29 2018 05:13:00 Joji Takada, Takada Law Office, LLC, 6336 North Cicero Avenue, Suite 201, Chicago, IL 60646-4448  
 26766927 +E-mail/Text: BKO@ABRICU.com Aug 29 2018 01:29:39 Abri Credit Union, 1350 W. Renwick Rd., Romeoville, IL 60446-5345  
 26766932 EDI: BANKAMER.COM Aug 29 2018 05:13:00 Bank of America, Po Box 982238, El Paso, TX 79998  
 26766933 +EDI: CAPONEAUTO.COM Aug 29 2018 05:13:00 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 26766934 +EDI: CAPONEAUTO.COM Aug 29 2018 05:13:00 Capital One Auto Finance, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 26778157 +EDI: AISACG.COM Aug 29 2018 05:13:00 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 26766935 +EDI: CHASE.COM Aug 29 2018 05:13:00 Chase Card Services, Correspondence Dept., Po Box 15298, Wilmington, DE 19850-5298  
 26766936 +EDI: CHASE.COM Aug 29 2018 05:13:00 Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 26766938 +EDI: CITICORP.COM Aug 29 2018 05:13:00 Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 26766939 +EDI: WFNNB.COM Aug 29 2018 05:13:00 Comenity Bank/Ann Taylor Loft, Attn: Bankruptcy Dept., Po Box 182125, Columbus, OH 43218-2125  
 26766940 +EDI: WFNNB.COM Aug 29 2018 05:13:00 Comenity Bank/Ann Taylor Loft, Po Box 182789, Columbus, OH 43218-2789  
 26766941 +EDI: WFNNB.COM Aug 29 2018 05:13:00 Comenitybank/meijermc, Attn: Bankruptcy, Po Box 182273, Columbus, OH 43218-2273  
 26766942 +EDI: WFNNB.COM Aug 29 2018 05:13:00 Comenitybank/meijermc, Po Box 182789, Columbus, OH 43218-2789  
 26766945 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 29 2018 01:31:33 Fifth Third Bank, Attn: Bankruptcy Department, 1830 E. Paris Ave. SE, Grand Rapids, MI 49546-8803  
 26766949 +E-mail/Text: chellinga@iowabankers.com Aug 29 2018 01:32:13 Iowa Bankers Mtge Corp, 8800 Nw 62nd Ave, Johnston, IA 50131-2849  
 26766951 +EDI: CBSKOHLS.COM Aug 29 2018 05:13:00 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 26766952 +EDI: CBSKOHLS.COM Aug 29 2018 05:13:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr., Menomonee Falls, WI 53051-5660  
 26766955 +EDI: NAVIENTFKASMSERV.COM Aug 29 2018 05:13:00 Navient, Po Box 9655, Wilkes Barre, PA 18773-9655  
 26766954 +EDI: NAVIENTFKASMSERV.COM Aug 29 2018 05:13:00 Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 26766959 +EDI: RMSC.COM Aug 29 2018 05:13:00 Synchb/Mattress Firm, Attn: Bankruptcy, Po Box 965004, Orlando, FL 32896-5004  
 26766960 +EDI: RMSC.COM Aug 29 2018 05:13:00 Synchb/Mattress Firm, 950 Forrer Blvd., Kettering, OH 45420-1469  
 26773567 +EDI: RMSC.COM Aug 29 2018 05:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 26766961 +EDI: RMSC.COM Aug 29 2018 05:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060  
 26766962 +EDI: RMSC.COM Aug 29 2018 05:13:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007  
 26766964 EDI: USBANKARS.COM Aug 29 2018 05:13:00 US Bank/RMS CC, 4325 17th Ave. S, Fargo, ND 58125  
 26766963 EDI: USBANKARS.COM Aug 29 2018 05:13:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

District/off: 0752-1

User: admin  
Form ID: 318

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Total Noticed: 44

Date Rcvd: Aug 28, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

26766967 +E-mail/Text: WFB.Bankruptcy@cabelas.com Aug 29 2018 01:32:19 Worlds Foremost Bank N,  
Attn: Bankruptcy, 4800 NW 1st St., Lincoln, NE 68521-4463

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
26766946\* +Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave Se,  
Grand Rapids, MI 49546-8803

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

Joji Takada trustee@takadallic.com, jtakada@ecf.epigsystems.com  
Joseph S Davidson on behalf of Debtor 2 Katie Lynn Beckett jdavidson@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@  
mail.com;bkecf\_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com  
Joseph S Davidson on behalf of Debtor 1 Michael F Beckett jdavidson@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@  
mail.com;bkecf\_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Terri M Long on behalf of Creditor Fifth Third Bank tmlong@tmlong.com, Courts@tmlong.com  
TOTAL: 5